abel No. EV 460257645 US: Thereby certify that this correspondence is being deposited with the United States Postal Service with ostage as Express Mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, 1a, 22313-1450 on the date shown below:

Esther Miller

Express Mail Label No. EV 460257645 US Docket No. 756-24-002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re	Application of: Raffie Eskandarian)	
Seria	il No.: 09/912,764) Examiner:	A. Sherkat
Filed	: July 25, 2001) Art Unit: 2	131
For:	Method, Process And Apparatus)	
	For Receiving, Storing and Accessing Authorization Data))	

RESPONSE TO OFFICE ACTION

exter the Authorization D

Please

exter the Mail Stop Amendment Commissioner for Patents

P.O. Box 1450

Alexandria. VA

Date: November 7, 2005 By:

Alexandria, VA 22313-1450

Dear Madam:

In response to the Office Action dated August 8, 2005, the Applicant submits this response and respectfully requests reconsideration of the application.

A listing of the claim begins on page 2.

The Remarks begin on page 6.

11-09-05

2131

Thu)

express Mail Label No. EV 460257645 US: I hereby certify that this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and is addressed to: Mail Stop Amendment Commissioner for Patents, P.O. Box 1450, Alexandria, VA, 22313-1450 on the date below:

Date: November 7, 2005

Esther Miller

Attorney Docket No. 756-24-002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450.

TRANSMITTAL OF RESPONSE TO OFFICE ACTION

Sir:

Transmitted herewith is the Response to the Office Action dated November 7, 2005 for this application. There is no fee required for the submission of this Response.

Respectfully submitted,

Dated: November 7, 2005

Arma M. Vradenbur Reg. No. 39,868

KOPPEL, JACOBS, PATRICK & HEYBL

555 St. Charles Drive, Suite 107 Thousand Oaks, California, 91360

Telephone: (805) 373-0060 Facsimile: (805) 373-0051